

**Fill in this information to identify the case:**

Debtor 1 ROBERT BERNATOVICH

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Eastern District of Pennsylvania  
(State)

Case Number: 19-12562-AMC

**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

Name of creditor: <u>PHH MORTGAGE SERVICES</u>	Court claim no. (if known): <u>14-1</u>
Last 4 digits of any number you use to identify the debtor's account <u>3</u> <u>3</u> <u>9</u> <u>1</u>	
Property Address:                      4610 LONGSHORE AVENUE PHILADELPHIA, PA 19135	

**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>610.70</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>610.70</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>-0-</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>-0-</u>
e. Allowed postpetition arrearage:	(e) \$ <u>-0-</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>-0-</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>610.70</u>

**Part 3: Postpetition Mortgage Payment**

Check one

☐ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \_\_\_\_\_

The next postpetition payment is due on

     /      /       
MM / DD / YYYY☒ Mortgage is paid directly by the debtor(s).

Debtor 1 ROBERT BERNATOVICH  
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**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

x/s/ Scott F. Waterman  
Signature

Date 04/24/2024

Trustee Scott F. Waterman

Address 2901 St. Lawrence Avenue, Suite 100  
Reading, PA 19606

Contact phone (610) 779-1313

Email info@ReadingCh13.com

Debtor 1 **ROBERT BERNATOVICH**  
Name

Case number (if known) **19-12562-AMC**

## History Of Payments

### Part 2 - B

Claim ID	Name	Creditor Type	Date	Check #	Posting Description	Amount
14	PHH MORTGAGE CORPORAT	Pre-Petition Arrears	01/24/2020	17196337	Disbursement To Creditor/Pr	28.50
14	PHH MORTGAGE CORPORAT	Pre-Petition Arrears	02/21/2020	17197417	Disbursement To Creditor/Pr	26.36
14	PHH MORTGAGE CORPORAT	Pre-Petition Arrears	03/20/2020	17199126	Disbursement To Creditor/Pr	19.77
14	PHH MORTGAGE CORPORAT	Pre-Petition Arrears	04/17/2020	17200729	Disbursement To Creditor/Pr	26.17
14	PHH MORTGAGE CORPORAT	Pre-Petition Arrears	05/22/2020	17202237	Disbursement To Creditor/Pr	32.48
14	PHH MORTGAGE CORPORAT	Pre-Petition Arrears	06/19/2020	17203593	Disbursement To Creditor/Pr	25.98
14	PHH MORTGAGE CORPORAT	Pre-Petition Arrears	07/17/2020	17204925	Disbursement To Creditor/Pr	25.98
14	PHH MORTGAGE CORPORAT	Pre-Petition Arrears	08/21/2020	17206339	Disbursement To Creditor/Pr	32.48
14	PHH MORTGAGE CORPORAT	Pre-Petition Arrears	09/29/2020	17207798	Disbursement To Creditor/Pr	32.48
14	PHH MORTGAGE CORPORAT	Pre-Petition Arrears	10/23/2020	17209144	Disbursement To Creditor/Pr	26.63
14	PHH MORTGAGE CORPORAT	Pre-Petition Arrears	11/20/2020	17210364	Disbursement To Creditor/Pr	33.56
14	PHH MORTGAGE CORPORAT	Pre-Petition Arrears	01/22/2021	17212872	Disbursement To Creditor/Pr	53.70
14	PHH MORTGAGE CORPORAT	Pre-Petition Arrears	03/19/2021	17215392	Disbursement To Creditor/Pr	26.85
14	PHH MORTGAGE CORPORAT	Pre-Petition Arrears	04/23/2021	17216536	Disbursement To Creditor/Pr	53.70
14	PHH MORTGAGE CORPORAT	Pre-Petition Arrears	05/25/2021	17217664	Disbursement To Creditor/Pr	25.98
14	PHH MORTGAGE CORPORAT	Pre-Petition Arrears	06/25/2021	17218738	Disbursement To Creditor/Pr	25.98
14	PHH MORTGAGE CORPORAT	Pre-Petition Arrears	07/23/2021	17219789	Disbursement To Creditor/Pr	25.98
14	PHH MORTGAGE CORPORAT	Pre-Petition Arrears	08/20/2021	17220827	Disbursement To Creditor/Pr	25.98
14	PHH MORTGAGE CORPORAT	Pre-Petition Arrears	09/24/2021	17221872	Disbursement To Creditor/Pr	25.99
14	PHH MORTGAGE CORPORAT	Pre-Petition Arrears	10/22/2021	17222848	Disbursement To Creditor/Pr	26.56
14	PHH MORTGAGE CORPORAT	Pre-Petition Arrears	11/19/2021	17223782	Disbursement To Creditor/Pr	9.59
<b>Total for Part 2 - B:</b>						<b>610.70</b>